FUND FACT SHEET

IDR DYNAMIC SYARIAH FUND

PT AIA FINANCIAL licensed and supervised by the Financial Services Authority

30 October 2026

PT AIA FINANCIAL

Established in 15 July 1996, PT. AIA FINANCIAL (AIA) is one of the leading life insurance companies in Indonesia that licensed and supervised by the Indonesian Financial Services Authority. AIA Indonesia is a subsidiary of AIA Group Limited, the largest independent publicly listed pan-Asian life insurance group. With experienced personnel, AIA's Investment team has the proficiency to identify economic conditions and investment movements to generate competitive investment returns through a variety of financial instruments such as money market, bonds, shares and/or mutual funds.

INVESTMENT OBJECTIVE

The Portfolio is a sharia investment option that provides investor with long-term total returns through investment in selective Sharia-compliant equities of listed companies in the Indonesia Stock Exchange (IDX) and Sharia-compliant fixed income instruments with moderate to high risk tolerance.

TARGET ALLOCATION

0% - 40%	:	Sharia Money Market Instruments
30% - 80%	:	IDR Sharia Fixed Income securities and/ or
	:	Sharia Fixed Income Mutual Fund(s) adhered with latest regulations
30% - 80%	:	Equities listed in Sharia Index

FUND INFORMATION

Investment Strategy	:	Sharia Balanced	Fund Size (million)	:	IDR 18,779.28
Launch Date	:	10 June 2015	Fund Management Fee	:	1.85% per annum
Launch Price	:	IDR 1,000.00	Pricing Frequency	:	Daily
Unit Price (NAV)	:	IDR 1,097.58	Benchmark	:	50% Indonesia Sharia Stock Index 50% Indonesia Gov. Sukuk Index (IGSIX)
Fund Currency	:	IDR			
Risk Level	:	Moderate to High	Custodian Bank	:	Citibank, N.A
Managed By	:	PT. AIA FINANCIAL	Total Unit	:	17,109,786.9511

FUND PERFORMANCE

Fund	Fund Performance						
	1 Month	3 Months	YTD	1 Year	Annualised		
					3 Years	5 Years	Since Inception
IDR Dynamic Syariah**	-6.51%	-6.42%	-11.77%	-9.96%	-0.34%	0.08%	0.82%
Benchmark*	-10.78%	-11.10%	-26.73%	-23.28%	-1.71%	1.40%	1.49%

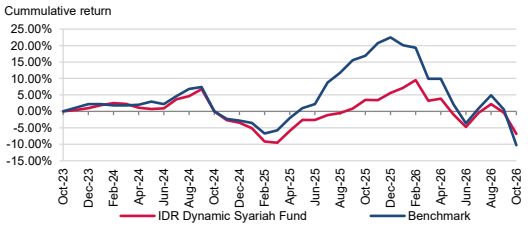
*Current benchmark is effective from 1 Jan 2020

*Benchmark Performance calculation includes price change, reinvestment of dividends/coupons and deduction of expenses.

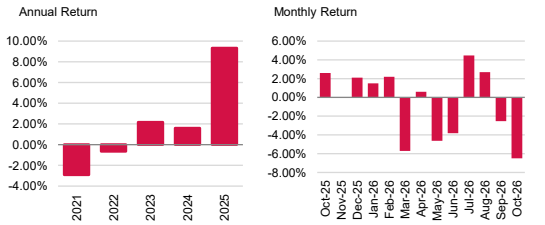
Since inception to 31 Dec 2019: 50% Indonesia Sharia Stock Index + 50% 3-Month IDR Avg Time Deposit (Net)

**Fund Performance (Net Asset Value) calculation is already included cost related to transaction, management fee and administrative fee

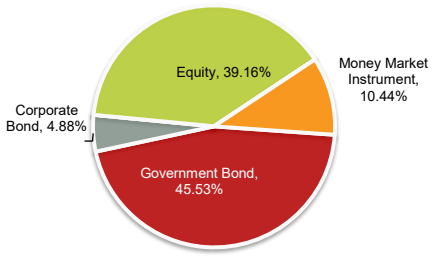
LAST 3 YEARS CUMULATIVE RETURN



ANNUAL & MONTHLY RETURN



ASSET ALLOCATION



SECTOR ALLOCATION

Communication Services	3.36%
Consumer Discretionary	2.00%
Consumer Staples	10.39%
Energy	6.25%
Financials	1.28%
Health Care	2.22%
Industrials	3.21%
Information Technology	0.98%
Materials	8.58%
Real Estate	0.88%
Utilities	0.00%
Communication Services Bond	4.88%
Government Bond	45.53%
TD + Cash	10.44%

TOP HOLDINGS

PBS004	PT Bank BTPN Syariah Tbk - Non Affiliates	PT Selamat Sempurna Tbk - Non Affiliates
PBS012	PT Ciputra Development Tbk - Non Affiliates	PT Telkom Indonesia Persero Tbk - Non Affiliates
PBS028	PT Cisarua Mountain Dairy Tbk - Non Affiliates	PT Timah (Persero) Tbk - Non Affiliates
PBS033	PT Indika Energy Tbk - Non Affiliates	PT Triputra Agro Persada Tbk - Non Affiliates
PT Adaro Andalan Indonesia Tbk - Non Affiliates	PT Indofood CBP Sukses Makmur Tbk - Non Affiliates	PT Ultrajaya Milk Ind & Trading Tbk - Non Affiliates
PT Alamtri Minerals Indonesia Tbk - Non Affiliates	PT Indofood Sukses Makmur Tbk - Non Affiliates	Sukuk Ijrh Bkjt I Tower Bersama Inf. II TH25B - Non Affiliates
PT Alamtri Resources Indonesia Tbk - Non Affiliates	PT Mastersystem Infotama Tbk - Non Affiliates	Sukuk Negara IFR6
PT Aneka Tambang Persero Tbk - Non Affiliates	PT Mayora Indah Tbk - Non Affiliates	
PT Archi Indonesia Tbk - Non Affiliates	PT Mitra Keluarga Karyasehat Tbk - Non Affiliates	
PT Arwana Citramulia Tbk - Non Affiliates	PT Mitra Pinasthika Mustika Tbk - Non Affiliates	

FUND MANAGER COMMENTARY

In October 2026, IDR Dynamic Syariah Fund booked performance of -6.51% mom, above the benchmark performance. The index fell sharply with JCI/ ISSI Index down -16.70%MoM/ -19.6%MoM respectively in October, the worst monthly drop of the year and extending the decline from September. Large-cap banks were heavily sold by foreigners, with BBRI and BBCA among the main names. The sell-off was triggered by MSCI's 16th October announcement of a public consultation on reclassifying Indonesia from Emerging Market to Standalone Market, citing concerns over ownership structure transparency and suspected coordinated trading, with trading halted on 16th October after the index fell 8%. Authorities responded by tightening market rules, including shareholding disclosure above 1%, a phased increase of minimum free float to 15%, and OJK fines totaling Rp2.1tn for market manipulation and IPO violations. Rupiah weakened by 1.4%MoM to Rp18,147/USD, pressured by the MSCI concerns and a government bond sell-off that lifted the 10-year yield to 7.6%. Foreign investors were recorded with net outflow of Rp18.1tn in October, larger than the net outflow of Rp10.2tn in September. Within ISSI Index, all sectors delivered negative returns. The largest negative contributors came from Materials, Energy and Communications. IBPA Indonesia Government Sukuk Index Total Return recorded return -1.69% on a monthly basis. Market sentiment deteriorated as IDR slipped back reaching IDR18,200 per USD and closed at IDR18,127 per USD or depreciated 1.44% MoM, pressured by MSCI announcement to potentially downgrade Indonesia to stand alone market. Meanwhile, Bank Indonesia maintained the BI Rate at 5.75% at its 20–21 October 2026 RDG meeting, while raising the Deposit Facility rate to 5.00% and keeping the Lending Facility rate at 6.50%. The decision remains consistent with BI's strategy of safeguarding rupiah stability amid persistent external pressures, while supporting the achievement of the 2026–2027 inflation target of 2.5% ± 1% and sustaining economic growth.

DISCLAIMER: IDR Dynamic Syariah Fund is an Sharia investment-linked fund offered by PT. AIA FINANCIAL. This document is prepared by PT. AIA FINANCIAL and solely for informational use only. This document is not an offer for sale nor a solicitation of an offer to purchase. Investment in Sharia unit-link product contains risks including but not limited to political risk, risk on changes in government decree or other government regulations, risk on distribution on income / margin / fee, liquidity risk, credit risk, equity risk and exchange rate risk. The performances of the funds are not guaranteed; the unit price and the investment result may increase or decrease. Past performances do not constitute a guarantee for future performance.

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